

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
Mark A Kreger § Case No. 16-40888
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/31/2016 . The undersigned trustee was appointed on 12/30/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 7,600.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	20.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 7,580.00

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/04/2018 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,510.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,510.00 , for a total compensation of \$ 1,510.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 22.39 , for total expenses of \$ 22.39 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/04/2018 By: /s/Frank J. Kokoszka, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 16-40888 JSB Judge: Janet S. Baer Trustee Name: Frank J. Kokoszka, Trustee
Case Name: Mark A Kreger Date Filed (f) or Converted (c): 12/31/2016 (f)
341(a) Meeting Date: 01/31/2017
For Period Ending: 08/04/2018 Claims Bar Date: 01/04/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 206 W. 8Th Street Hinsdale IL 60521-0000 Dupage	718,483.00	0.00		0.00	FA
2. 2016 Jeep Cherokee Mileage: 3200 In Possession Of Debtor	19,000.00	0.00		0.00	FA
3. Misc Used Household Goods & Furnishings	1,500.00	0.00		0.00	FA
4. Used Clothing Fully Depreciated	400.00	0.00		0.00	FA
5. Personal Funds	200.00	0.00		0.00	FA
6. Bank Of America - Xxxx Xxxx 0656	2,387.00	0.00		0.00	FA
7. Vanguard - Xx2406	11,609.00	0.00		0.00	FA
8. Wells Fargo - Xxxx-7024	50,417.00	0.00		0.00	FA
9. Midland National Annuity - Xxxxxx5129	44,437.00	0.00		0.00	FA
10. Wells Fargo - Xxxx-3853	2,197.00	0.00		0.00	FA
11. Banner Life - Term Life - Xxxxx2628	0.00	0.00		0.00	FA
12. Midland National - Term Life-Xxxxxx3968	0.00	0.00		0.00	FA
13. Reliance Standard - Term Life -Xxxx5948	0.00	0.00		0.00	FA
14. Chicago Bears PSL [personal seat license] (u) Asset not disclosed in orignal Schedules. Amended Schedules filed on 08/29/2017.	Unknown	7,600.00		7,600.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$850,630.00	\$7,600.00	\$7,600.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee initially filed a "No Asset" Report. Subsequently, the Trustee was informed that the Debtor owns a Chicago Bears Personal Seat License (PSL) for two seats. Trustee has vacated the NDR and filed an Initial Report of Assets, while he attempts to sell the PSL. - Frank J. Kokoszka 9/26/2017

Motion to Sell PSL approved by the Court. Trustee receiving payments pursuant to payment plan. - Frank J. Kokoszka 5/31/2018

Trustee is awaiting 4th and final payment under payment plan. Upon receipt of payment, trustee will be in position to submit Final Report to the UST. - Frank J. Kokoszka 7/13/2018

Exhibit A

Initial Projected Date of Final Report (TFR): 12/30/2018

Current Projected Date of Final Report (TFR): 12/30/2018

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-40888
Case Name: Mark A Kreger

Trustee Name: Frank J. Kokoszka, Trustee

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0388

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit B

Taxpayer ID No: XX-XXX2730

For Period Ending: 08/04/2018

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/30/18	14	Holly Economos 1038 Keystone Avenue River Forest, IL 60305-1324	Sale of Assets Pursuant to Court Order, payment #1 of payment plan for sale of Bears PSL.	1229-000	\$1,900.00		\$1,900.00
05/30/18	14	Holly A. Economos 1038 Keystone Ave. RiverForest, IL 60305-1324	Sale of Assets Pursuant to Court Order, payment #2 of payment plan for sale of Bears PSL.	1229-000	\$1,900.00		\$3,800.00
05/31/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$3,790.00
06/28/18	14	Holly A. Economos 1038 Keystone Avenue River FOrrest, IL. 60305-1324	Sale back to Debtor Pursuant to Court Order, payment #3 of payment plan for sale of Bears PSL.	1229-000	\$1,900.00		\$5,690.00
06/29/18		BOK Financial	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$5,680.00
07/30/18	14	Holly A. Economos 1038 Keystone Avenue River Forest, IL 60305-1324	Sale of Assets Final payment of Payment Plan re sale of Bears' PSL	1229-000	\$1,900.00		\$7,580.00

COLUMN TOTALS	\$7,600.00	\$20.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$7,600.00	\$20.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$7,600.00	\$20.00

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX0388 - Checking	\$7,600.00	\$20.00	\$7,580.00
	\$7,600.00	\$20.00	\$7,580.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$7,600.00		
Total Gross Receipts:	\$7,600.00		

Exhibit C

ANALYSIS OF CLAIMS REGISTER

Case Number: 16-40888

Date: August 4, 2018

Debtor Name: Mark A Kreger

Claims Bar Date: 1/4/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Frank J. Kokoszka	Administrative		\$0.00	\$1,510.00	\$1,510.00
100 2200	Frank J. Kokoszka	Administrative		\$0.00	\$22.39	\$22.39
1 300 7100	Commerce Bank By American Infosource Lp As Agent 4515 N Santa Fe Ave Oklahoma City, Ok 73118	Unsecured		\$0.00	\$4,754.71	\$4,754.71
2 300 7100	American Express Centurion Bank C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Unsecured		\$0.00	\$13,908.73	\$13,908.73
3 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Bp) Pob 41067 Norfolk Va 23541	Unsecured		\$0.00	\$1,129.46	\$1,129.46
4 300 7100	Fifth Third Bank Po Box 9013 Addison, Texas 75001	Unsecured	Time barred- filed late. Bar Date- 1/4/18 POC Filed on 1/8/18	\$0.00	\$11,079.03	\$11,079.03
5 400 4110	Ally Bank Po Box 130424 Roseville Mn 55113-0004	Secured	Time barred- filed late. Bar date- 1/4/2018 Filed on March 2, 2018	\$0.00	\$21,037.48	\$21,037.48
Case Totals				\$0.00	\$53,441.80	\$53,441.80

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-40888

Case Name: Mark A Kreger

Trustee Name: Frank J. Kokoszka, Trustee

Balance on hand \$ 7,580.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Frank J. Kokoszka	\$ 1,510.00	\$ 0.00	\$ 1,510.00
Trustee Expenses: Frank J. Kokoszka	\$ 22.39	\$ 0.00	\$ 22.39

Total to be paid for chapter 7 administrative expenses \$ 1,532.39

Remaining Balance \$ 6,047.61

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 19,792.90 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 30.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Commerce Bank	\$ 4,754.71	\$ 0.00	\$ 1,452.78
2	American Express Centurion Bank	\$ 13,908.73	\$ 0.00	\$ 4,249.73
3	Portfolio Recovery Associates, Llc	\$ 1,129.46	\$ 0.00	\$ 345.10

Total to be paid to timely general unsecured creditors \$ 6,047.61

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE